

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Lawrence Andrew Dove  
Barbara Ruth Sipos  
Debtors

Case No. 19-17733-jps  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 87

Date Rcvd: Apr 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2020.

db/db  
26386883 +Lawrence Andrew Dove, Barbara Ruth Sipos, 5902 South Park Drive, Lorain, OH 44053-1834  
26386884 +Aris Radiology, 5655 Hudson Dr # 210, Hudson, OH 44236-4455  
26386885 +Attorney John Gresh, 2300 Litton Lane, Hebron, KY 41048-9132  
26386887 +Attorney Chris Pyanowski, 225 Court Street, 3rd Fl, Elyria, OH 44035-5512  
26386888 +Brunswick Medical Center, 4065 Center Rd,, Brunswick, OH 44212-2918  
26386889 +Bureau of Workers Compensation, 30 West Spring Street, Columbus, OH 43215-2256  
26386947 +CBCS, P.O. Box 2589, Columbus, OH 43216-2589  
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Staples, P.O. Box 78004, Phoenix, AZ 85062)  
26386898 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas, P.O. Box 117, Columbus, OH 43216)  
26386895 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696  
26386897 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002  
26386899 +Continental Central Credit, Inc., P.O. Box 131120, Carlsbad, CA 92013-1120  
26386901 +ER Med Services of Lorain, Inc., P.O. Box 636283, Cincinnati, OH 45263-6283  
26386902 +Elyria Memorial Hospital, 630 East River Street, Elyria, OH 44035-5981  
26386903 +Environmental Protection Agency, 2110 East Aurora Road, Twinsburg, OH 44087-1924  
26386904 +FFCC, 24700 Chagrin Blvd, Beachwood, OH 44122-5647  
26386905 +FMS Inc., P.O. Box 707600, Tulsa, OK 74170-7600  
26386906 +Fairview Hospital, 18101 Lorain Avenue, Cleveland, OH 44111-5656  
26386907 +Fay Industries Inc., 17200 Foltz Pkwy, Brunswick, OH 44149-5526  
26386908 +Fifth Third Mortgage, 5001 Kingsley Drive, Cincinnati, OH 45227-1114  
26386910 ++GOLD KEY CREDIT INC, PO BOX 15670, BROOKSVILLE FL 34604-0122  
(address filed with court: Gold Key Credit, Inc., P.O. Box 15670, Spring Hill, FL 34604)  
26386909 +George Silva, 87-1519 Kapiki Road, Waianae, HI 96792-3532  
26386915 +Javitch. Block & Rathbone, 1100 Superior Avenue, Cleveland, OH 44114-2544  
26386918 Lorain Community Hospital, 1324 Cooper Foster Park Road, Lagrange, OH 44050  
26386919 +Lorain County Common Pleas Court, 225 Court Street, Elyria, OH 44035-5512  
26386920 +Lorain County Treasurer, 226 Middle Avenue, Elyria, OH 44035-5643  
26386921 +Lorain Municipal Court, 200 West Erie Avenue, Lorain, OH 44052-1606  
26386923 +Mark Panigutti MD, 7255 Old Oak Blvd, Suite C405, Cleveland, OH 44130-3331  
26386926 +National Tire & Battery Credit, P.O. Box 9001006, Louisville, KY 40290-1006  
26386927 +Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905  
26386928 +Ohio Attorney General Office, 30 East Broad Street, 14th Floor, Columbus, OH 43215-3414  
26386930 +Ohio Environmental Protection Agency, 2110 East Aurora Road, Twinsburg, OH 44087-1969  
26386931 +PNC Bank, 1900 East Ninth Street, Cleveland, OH 44114-3484  
26386935 +Philadelphia Insurance Co., P.O. Box 70258, Philadelphia, PA 19176-0258  
26386938 +Plain Dealer, 2014 sycamore Street, Cleveland, OH 44113-2339  
26386939 +Progressive Insurance Company, 6300 Wilson Mills Road, Cleveland, OH 44143-2182  
26386942 ++RECOVERY ONE LLC, PO BOX 20404, COLUMBUS OH 43220-0404  
(address filed with court: Recovery One, P.O. Box 20404, Columbus, OH 43220)  
26386941 +ROI, P.O. Box 549, Lutherville Timonium, MD 21094-0549  
26386940 +ROI, P.O. Box 62850, Baltimore, MD 21264-2850  
26386945 +Scott Nagy DDS, 5201 North Abbe Road, Elyria, OH 44035-1451  
26386948 +State of Ohio Dept. of Taxation, Attn: Bankruptcy Dept., 150 East Gay Street, 21st Fl, Columbus, OH 43215-3191  
26386949 +State of Ohio Taxation Dept., 605 North High Street, #154, Columbus, OH 43215-2024  
26386951 +Tate & Kirlin Associates, 580 Middletown Blvd #240, Langhorne, PA 19047-1876  
26386953 +The Village at Palmetto Dunes, 22 New Orleans Road,, Hilton Head Island, SC 29928-4779  
26386957 +Univ. Hosp. Lab Svc Foundation, Dept 781834, Detroit, MI 48278-0001  
26386958 University Hospital, P.O. Box 1400, Belfast, ME 04915  
26386959 +University Hospital Lab Services, P.O. Box 3475, Toledo, OH 43607-0475  
26386960 +University Primary Care, P.O. Box 8792, Belfast, ME 04915-8792  
26386961 +Village of Palmetto Dunes, P.O. Box 8048, Hilton Head Island, SC 29938-8048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QDOSIMON.COM Apr 03 2020 04:28:00 David O. Simon, Trustee, 55 Public Square, Suite 2100, Cleveland, OH 44113-1902  
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Apr 03 2020 01:01:35 Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
26386879 +EDI: CINGMIDLAND.COM Apr 03 2020 04:28:00 AT&T Mobility, P.O. Box 6416, Carol Stream, IL 60197-6416  
26386880 +EDI: CINGMIDLAND.COM Apr 03 2020 04:28:00 AT&T Wireless, P.O. Box 10330, Fort Wayne, IN 46851-0330  
26386881 +E-mail/Text: amccoysams@yahoo.com Apr 03 2020 01:03:25 Affiliated Management Service, 5651 Broadmoore, Shawnee Mission, KS 66202-2407  
26386882 +EDI: URSI.COM Apr 03 2020 04:28:00 Alltran Financial, 5800 North Course Drive, Houston, TX 77072-1613  
26386886 EDI: BANKAMER.COM Apr 03 2020 04:28:00 Bank of America, P.O. Box 982238, El Paso, TX 79998  
26386890 +EDI: CCS.COM Apr 03 2020 04:28:00 CCS, P.O. Box 55126, Boston, MA 02205-5126  
26386891 +EDI: CAPIO.COM Apr 03 2020 04:28:00 Capio Partners LLC, 2222 Texoma Pkwy, Sherman, TX 75090-2481

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

26386892 +EDI: CAPITALONE.COM Apr 03 2020 04:28:00 Capital One, P.O. Box 6492,  
Carol Stream, IL 60197-6492

26386893 +EDI: RMSC.COM Apr 03 2020 04:28:00 Care Credit, P.O. Box 960061, Orlando, FL 32896-0061

26386896 +EDI: CITICORP.COM Apr 03 2020 04:28:00 Citibank, 701 East 60th Street, N,  
Sioux Falls, SD 57104-0493

26386900 +E-mail/Text: bankruptcy@credencerm.com Apr 03 2020 01:04:20 Credence Resource Mgmt,  
17000 Dallas Pkwy, #204, Dallas, TX 75248-1940

26386911 +EDI: CITICORP.COM Apr 03 2020 04:28:00 Home Depot, P.O. Box 6497,  
Sioux Falls, SD 57117-6497

26386912 +E-mail/Text: bankruptcy@huntington.com Apr 03 2020 01:02:45 Huntington, P.O. Box 1558,  
Columbus, OH 43216-1558

26386914 +E-mail/Text: bankruptcy@huntington.com Apr 03 2020 01:02:45 Huntington Bank,  
26570 Royalton Road, Columbia Station, OH 44028-9056

26386913 +E-mail/Text: bankruptcy@huntington.com Apr 03 2020 01:02:45 Huntington Bank,  
P.O. Box 182387, Columbus, OH 43218-2387

26386894 EDI: JPMORGANCHASE Apr 03 2020 04:28:00 Chase, P.O. Box 15298, Wilmington, DE 19850

26386916 +E-mail/Text: cs.bankruptcy@jmcmbiz.com Apr 03 2020 01:04:35 Joseph Mann & Creed,  
P.O. Box 1270, Twinsburg, OH 44087-9270

26386917 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 03 2020 01:16:07 LVNV Funding,  
P.O. Box 10497, Greenville, SC 29603-0497

26386922 +EDI: RMSC.COM Apr 03 2020 04:28:00 Lowes, P.O. Box 965005, Orlando, FL 32896-5005

26386924 +EDI: PARALONMEDCREDIT Apr 03 2020 04:28:00 Mediacredit, P.O. Box 1629,  
Maryland Heights, MO 63043-0629

26386925 +E-mail/Text: PBS-Provider-Services@mercy.com Apr 03 2020 01:04:19 Mercy Health,  
P.O. Box 630827, Cincinnati, OH 45263-0827

26386937 E-mail/Text: info@phoenixfinancialsvcs.com Apr 03 2020 01:00:38 Phoenix Financial Services,  
PO Box 361450, Indianapolis, IN 46236-1450

26387327 +EDI: PRA.COM Apr 03 2020 04:28:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

26386932 +EDI: RMSC.COM Apr 03 2020 04:28:00 PayPal Credit, P.O. Box 105658,  
Atlanta, GA 30348-5658

26386933 +EDI: RMSC.COM Apr 03 2020 04:28:00 Paypal, P.O. Box 105658, Atlanta, GA 30348-5658

26386934 +E-mail/Text: dee@pendrickcp.com Apr 03 2020 01:03:47 Pendrick Capital Partners II LLC,  
1714 Hollinwood Drive, Alexandria, VA 22307-1926

26386936 +E-mail/Text: info@phoenixfinancialsvcs.com Apr 03 2020 01:00:38 Phoenix Financial Service,  
8902 Otis Avenue, Indianapolis, IN 46216-1077

26386943 +EDI: FRDBARR Apr 03 2020 04:28:00 Robert Barr, Trustee, 1111 Superior Avenue, East,  
Cleveland, OH 44114-2522

26386929 E-mail/Text: EBN@ohioattorneygeneral.gov Apr 03 2020 01:00:30 Ohio EPA,  
50 West Town Street, #700, Columbus, OH 43215

26386944 +EDI: RMSC.COM Apr 03 2020 04:28:00 Sams Club, P.O. Box 965005, Orlando, FL 32896-5005

26386946 +E-mail/PDF: HCABKNotifications@resurgent.com Apr 03 2020 01:11:48  
Southwest General Hospital, 18697 Bagley Road, Cleveland, OH 44130-3497

26386950 +EDI: RMSC.COM Apr 03 2020 04:28:00 Synchrony Bank, 200 Crossing Blvd,  
Bridgewater, NJ 08807-2861

26386952 +EDI: WFNNB.COM Apr 03 2020 04:28:00 The Avenue, P.O. Box 659584,  
San Antonio, TX 78265-9584

26386954 +E-mail/Text: bankruptcydepartment@tsico.com Apr 03 2020 01:04:23 Transworld Systems,  
P.O. Box 15270, Wilmington, DE 19850-5270

26386956 EDI: USBANKARS.COM Apr 03 2020 04:28:00 US Bank, P.O. Box 108, Saint Louis, MO 63166

26386962 +E-mail/Text: BKRMailOps@weltman.com Apr 03 2020 01:03:22 Weltman Weinberg & Reis Company,  
323 West Lakeside Avenue, East, Cleveland, OH 44113-1009

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

26386878 4 Pets Clinic LLC, 34190 Center Ridge Road

26386955 US Environmental Protection Agency, 77 West Jackson Street

aty\* David O. Simon, Trustee, 55 Public Square, Suite 2100, Cleveland, OH 44113-1902

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 04, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2020 at the address(es) listed below:

David O. Simon, Trustee on behalf of Trustee David O. Simon, Trustee david@simonlpa.com,  
dosimon@ecf.axosfs.com  
David O. Simon, Trustee david@simonlpa.com, dosimon@ecf.axosfs.com  
William J. Balena on behalf of Debtor Lawrence Andrew Dove docket@ohbksource.com,  
janet@ohbksource.com  
William J. Balena on behalf of Debtor Barbara Ruth Sipos docket@ohbksource.com,  
janet@ohbksource.com

TOTAL: 4

**Information to identify the case:**Debtor 1 **Lawrence Andrew Dove**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7070**

EIN --\_-----

Debtor 2 **Barbara Ruth Sipos**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9397**

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **19-17733-jps****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lawrence Andrew Dove

Barbara Ruth Sipos

4/1/20**By the court:** JESSICA E. PRICE SMITH  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**